



10-31-02

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Express Mail No: EL 500 576 715 US

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application of: Bent et al.

Application No.: 10/092, 279

Group Art Unit: 2161

Filed: March 6, 2002

Examiner: TBD

For: SYSTEMS AND METHODS
FOR PROVIDING LOAN
MANAGEMENT FROM CASH
OR DEFERRED INCOME
ARRANGEMENTS

Attorney Docket No.: 11559-003-999

Confirmation No.: 7722

REQUEST FOR CORRECTION OF FILING RECEIPT
&
PETITION UNDER 37 C.F.R. § 1.10(C) TO ACCORD CORRECT FILING DATE

Office of Initial Patent Examination
Filing Receipt Corrections
United States Patent & Trademark Office
Washington, D.C. 20231

Sir:

Enclosed is a copy of the Filing Receipt mailed July 8, 2002 in connection with the above-identified application. The indicated filing date of March 7, 2002 is incorrect. Please correct the filing date to March 6, 2002 as indicated in red ink on this copy.

The following evidence establishing the correct filing date of March 6, 2002 is concurrently submitted pursuant to 37 C.F.R. § 1.10 (c).

- 1) A copy (in Exhibit A) of the tracking record from the United States Postal Service (USPS) web site indicating that Express Mail package bearing label EL477034939US (the

NY2-

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"Package") was deposited in New York, N.Y., on March 6, 2002 and delivered in Washington, D.C., on March 7, 2002;

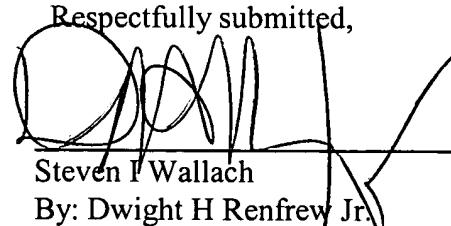
- 2) A copy (in Exhibit B) of the Express Mail receipt from the Package indicating a "Date-in" date of March 6, 2002;
- 3) A copy (in Exhibit C) of the express mail log routinely prepared in the office of the undersigned that bears an Express Mail Certification for the Package and that indicates its contents to include, *inter alia*, a utility patent application of 45 pages, 57 claims, 9 drawings, declaration, fee sheet, request, and certification, all identified by attorney docket number 11559-003; and
- 4) Copies (in Exhibit D) of the Utility Patent Application Transmittal (the "request") and Patent Application Transmittal Letter including fee calculation (the "fee sheet") that are indicated above in Exhibit C; both these documents bear attorney docket number 11559-003-999 and Express Mail label number EL477034939US; and the Transmittal indicates that the application included, *inter alia*, 45 pages of specification and 9 sheets of drawings.

It is respectfully submitted that this evidence satisfies the showings required by 37 C.F.R. § 1.10(c), and therefore, that this application should be accorded the correct filing date of March 6, 2002, and that the Filing Receipt should be corrected accordingly.

No fee is believed due. However, should the Patent Office determine otherwise, please charge the necessary fee to Pennie & Edmonds LLP Deposit Account No. 16-1150.

Should there be any problems with the Request and Petition, a telephone call to the undersigned is respectfully requested so that they may be promptly resolved.

Date October 30, 2002

Respectfully submitted,

Steven I. Wallach
By: Dwight H. Renfrew Jr.
PENNIE & EDMONDS LLP
1155 Avenue of the Americas
New York, New York 10036-2711
(212) 790-9090

24,615
(Reg. No.)
(38,594)

Enclosures

NY2-

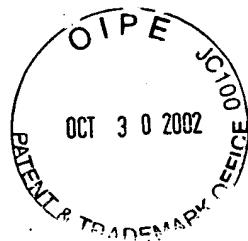


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WASHINGTON, D.C. 20231
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APPLICATION NUMBER	FILING DATE	GRP ART UNIT	FIL FEE REC'D	ATTY.DOCKET.NO	DRAWINGS	TOT CLAIMS	IND CLAIMS
10/092,279	03/17/2002	2161	810	11559-003-999	9	57	4

20583
PENNIE AND EDMONDS
1155 AVENUE OF THE AMERICAS
NEW YORK, NY 100362711



CONFIRMATION NO. 7722
UPDATED FILING RECEIPT



OC000000008465688*

Date Mailed: 07/18/2002

Receipt is acknowledged of this nonprovisional Patent Application. It will be considered in its order and you will be notified as to the results of the examination. Be sure to provide the U.S. APPLICATION NUMBER, FILING DATE, NAME OF APPLICANT, and TITLE OF INVENTION when inquiring about this application. Fees transmitted by check or draft are subject to collection. Please verify the accuracy of the data presented on this receipt. If an error is noted on this Filing Receipt, please write to the Office of Initial Patent Examination's Filing Receipt Corrections, facsimile number 703-746-9195. Please provide a copy of this Filing Receipt with the changes noted thereon. If you received a "Notice to File Missing Parts" for this application, please submit any corrections to this Filing Receipt with your reply to the Notice. When the USPTO processes the reply to the Notice, the USPTO will generate another Filing Receipt incorporating the requested corrections (if appropriate).

Applicant(s)

Bruce Bent, New York, NY;
Bruce Bent II, New York, NY;
Mark Vernaglia, Colts Neck, NJ;

Domestic Priority data as claimed by applicant

Foreign Applications

If Required, Foreign Filing License Granted 04/09/2002

Projected Publication Date: Request for Non-Publication Acknowledged

Non-Publication Request: Yes

Early Publication Request: No

** SMALL ENTITY **

Title

Systems and methods for providing loan management from cash or deferred income arrangements

REFERRED TO D. Review
RECD
JUL 31 2002
Pennie & Edmonds
O.K. for filing

Preliminary Class

705

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Title 37, Code of Federal Regulations, 5.11 & 5.15**

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THE PERSON TAKING EXPRESS MAIL
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3/6/02 I hereby certify that the below-listed papers or fees
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the date indicated above.

Signature Anthony Ali

Date: 3-6-02

SIFF JACOBSON <i>WJ</i>	3696-358 <i>WJ</i>	DESIGN PATENT APPLICATION TRANSMITTAL; FEE TRANSMITTAL SHEET; SPECS 1 PG; FORMAL DRAWINGS 7 PGS FIGS 1-7; DECL; IDS; LIST OF REFS;	<i>OK</i>	<i>Date stamped 3/7/02</i>
SIFF JACOBSON <i>WJ</i>	3696-357 <i>WJ</i>	DESIGN PATENT APPLICATION TRANSMITTAL; FEE TRANSMITTAL SHEET; SPECS 1 PG; FORMAL DRAWINGS 6 PGS FIGS 1-6; DECL; IDS; LIST OF REFS;	<i>OK</i>	<i>Date stamped 3/7/02</i>
SIFF JACOBSON <i>WJ</i>	3696-356 <i>WJ</i>	DESIGN PATENT APPLICATION TRANSMITTAL; FEE TRANSMITTAL SHEET; SPECS 1 PG; FORMAL DRAWINGS 7 PGS FIGS 1-7; DECL; IDS; LIST OF REFS;	<i>OK</i>	<i>Date stamped 3/7/02</i>
SIPIO SGO <i>CG</i>	9463-005- 999 <i>CG</i>	FORMAL DRAWINGS 8 SHEETS 8 FIGS; ISSUE FEE TRANSMITTAL	<i>OK</i>	
CORUZZI TCT MJR <i>CG</i>	9341-027- 999 <i>CG</i>	RESPONSE TO NOTICE TO FILE MISSING PARTS OF NONPROVISIONAL APPLICATION (NOTICE MAILED 11/16/01); COPY OF ASSIGNMENT; POA; SUBSTITUTE SPECS (PAGES 1- 62); STATEMENT UNDER 37 CFR 1.125(NOTICE MAILED 11/16/01); PETITION FOR EXT OF TIME FROM 1/16/02 TO 3/16/02 (NOTICE MAILED 11/16/01)	<i>OK</i>	

-- type a plus (+) inside this box - +

OCT 30 2002

PTO/SB/05 (03-01)

Approved for use through 10/31/2002. OMB 0651-0032
Patent and Trademark Office: U.S. DEPARTMENT OF COMMERCE

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UTILITY
PATENT APPLICATION
TRANSMITTAL

(Only for new nonprovisional applications under 37 CFR 1.53(b))

Attorney Docket No. 11559-003 Total Pages 60

First Named Inventor or Application Identifier

Bruce Bent

Express Mail Label No. EL 477 034 939 US

APPLICATION ELEMENTS

See MPEP chapter 600 concerning utility patent application contents.

ADDRESS TO: Assistant Commissioner for Patents
Box Patent Application
Washington, DC 20231

1. Fee Transmittal Form [Total Pages 2]
Submit an original, and a duplicate for fee processing

7. CD-ROM or CD-R in duplicate, large table or Computer Program (Appendix)

2. Applicant claims Small Entity status, see 37 C.F.R. § 1.27

8. Nucleotide and/or Amino Acid Sequence Submission
(if applicable, all necessary)

3. Specification [Total Pages 45]

a. Computer Readable Copy

(preferred arrangement set forth below)

-Descriptive title of the Invention

-Cross Reference to Related Applications

-Statement Regarding Fed sponsored R&D

-Reference to Microfiche Appendix

-Background of the Invention

-Brief Summary of the Invention

-Brief Description of the Drawings *(if filed)*

-Detailed Description of the Invention *(including drawings, if filed)*

-Claim(s)

-Abstract of the Disclosure

4. Drawing(s) (35 USC 113) [Total Sheets 9]

b. Paper Copy *(identical to computer copy)*

5. Oath or Declaration (unexecuted) [Total Sheets 2]

c. Statement verifying identity of above copies

a. Newly executed *(original or copy)*

b. Copy from a prior application (37 CFR 1.63(d))
(for continuation/divisional with Box 19 completed)

i. DELETION OF INVENTORS(S)

Signed statement attached deleting inventor(s) named in the prior application, see 37 CFR 1.63(d)(2) and 1.33 (b).

6. Application Data Sheet. See 37 CFR 1.76

ACCOMPANYING APPLICATION PARTS

18. If a CONTINUING APPLICATION, check appropriate box and supply the requisite information:

Continuation Divisional Continuation-in-part (CIP) of prior application No: filed .

Power of Attorney

10. 37 CFR 3.73(b) Statement
(when there is an assignee)

11. English Translation Document *(if applicable)*

12. Information Disclosure Statement Copies of IDS (IDS)/PTO-1449 Citations

13. Preliminary Amendment

14. Return Receipt Postcard (MPEP 503)
(Should be specifically itemized)

15. Certified Copy of Priority Document(s)
(if foreign priority is claimed)

16. Nonpublication Request under 35 U.S.C. 122 (b)(2)(i).
Applicant must attach form PTO/SB/35 or its equivalent

17. Other:

19. CORRESPONDENCE ADDRESS

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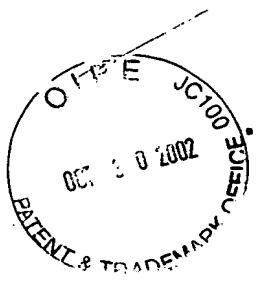
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ADDRESS	1155 Avenue of the Americas 17 th Floor				
CITY	New York	STATE	New York	ZIP CODE	10036
COUNTRY	USA	TELEPHONE	(212) 790-9090	FAX	(212) 869-8864

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Express Mail No.: EL 477 034 939 US

PENNIE & EDMONDS LLP
COUNSELLORS AT LAW
1155 Avenue of Americas
New York, N.Y. 10036-2711

ATTORNEY DOCKET NO. 11559-003Date: March 6, 2002

Assistant Commissioner for Patents
Box PATENT APPLICATION
Washington, D.C. 20231

Sir:

The following utility patent application is enclosed for filing:

Applicant(s): Bent et al.

Executed on: Unexecuted

Title of Invention: SYSTEMS AND METHODS FOR PROVIDING LOAN MANAGEMENT FROM CASH OR DEFERRED INCOME ARRANGEMENTS

PATENT APPLICATION FEE VALUE

TYPE	NO. FILED	LESS	EXTRA	EXTRA RATE	FEE
Total Claims	57	-20	37	\$18.00 each	\$ 666.00
Independent	5	-3	2	\$84.00 each	\$ 168.00
Minimum Fee					\$ 740.00
Multiple Dependency Fee If Applicable (\$280.00)					\$ 0.00
Total					\$ 1,574.00
Applicant qualifies for the 50% Reduction for Independent Inventor, Nonprofit Organization or Small Business Concern					\$ 787.00
Total Filing Fee					\$ 787.00

- DO NOT PUBLISH.** I hereby certify that the invention disclosed in the attached application has not and will not be the subject of an application filed in another country, or under a multilateral agreement, that requires publication at eighteen months after filing. I hereby request that the attached application not be published under 35 U.S.C. 122(b).
- Priority of application no. filed on in is claimed under 35 U.S.C. § 119.
- The certified copy of the priority application has been filed in application no. filed
- Amend the specification by inserting before the first line the following sentence: This is a continuation-in-part of application no. filed .

Please charge the required fee to Pennie & Edmonds LLP Deposit Account No. 16-1150. A copy of this sheet is enclosed.

Respectfully submitted,

Steven I. Wallach

35,402

By: Dwight H. Renfrew, Jr.

(Reg. No.)

38,594

(Reg. No.)

PENNIE & EDMONDS LLP

Enclosure

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